Case 15-82006 Doc 1 Filed 08/04/15 Entered 08/04/15 14:20:57 Desc Main

8/04/15 2:12PM

Page 1 of 47 Document **B1** (Official Form 1)(04/13) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Borgert, Jeremiah E. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-5560 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 945 Nottingham Lane Crystal Lake, IL ZIP Code ZIP Code 60014 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: McHenry Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business Chapter 7 See Exhibit \hat{D} on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding ☐ Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 49 50,000 199 25,000 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 million million million Estimated Liabilities \$1,000,001 to \$10 million \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,000 to \$100 million

million

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Document Page 2 of 47 **B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Borgert, Jeremiah E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Thomas F. Fezzey August 4, 2015 Signature of Attorney for Debtor(s) (Date) Thomas F. Fezzey 6229235 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Borgert, Jeremiah E.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeremiah E. Borgert

Signature of Debtor Jeremiah E. Borgert

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 4, 2015

Date

Signature of Attorney*

X /s/ Thomas F. Fezzey

Signature of Attorney for Debtor(s)

Thomas F. Fezzey 6229235

Printed Name of Attorney for Debtor(s)

Thomas F. Fezzey, Attorney at Law

Firm Name

600 West Roosevelt Road Suite B-1 Wheaton, IL 60187

Address

Email: fezzey@gmail.com

630 909 0909 Fax: 815 550 8731

Telephone Number

August 4, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Jeremiah E. Borgert		Case No.	
		Debtor(s)	Chapter	7
				•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizin responsibilities.); □ Disability. (Defined in 11 U.S.C.)	2. § 109(h)(4) as impaired by reason of mental illness or mental g and making rational decisions with respect to financial . § 109(h)(4) as physically impaired to the extent of being te in a credit counseling briefing in person, by telephone, or v combat zone.
☐ 5. The United States trustee or bankrupt requirement of 11 U.S.C. § 109(h) does not apply	cy administrator has determined that the credit counseling in this district.
I certify under penalty of perjury that the	he information provided above is true and correct.
Signature of Debtor	/s/ Jeremiah E. Borgert Jeremiah E. Borgert
Date: August 4, 2	015

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Jeremiah E. Borgert		Case No	
_	<u> </u>	Debtor		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	18,107.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		17,309.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		251,320.53	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,545.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	18,107.00		
			Total Liabilities	268,629.53	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

Jeremiah E. Borgert		Case No.	
	Debtor	Chapter	7
			T. (40 TI C C 8 4
STATISTICAL SUMMARY OF CERTAIN L			
you are an individual debtor whose debts are primarily consumer case under chapter 7, 11 or 13, you must report all information rec	debts, as defined in § 1 juested below.	101(8) of the Bankruptcy (Code (11 U.S.C.§ 101(8)
■ Check this box if you are an individual debtor whose debts at	re NOT primarily cons	umer debts. You are not re	quired to
report any information here.			
his information is for statistical purposes only under 28 U.S.C. ummarize the following types of liabilities, as reported in the S		am	
unimarize the following types of habilities, as reported in the S	enedures, and total til		
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 12)			
Average Expenses (from Schedule J, Line 22)			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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B6A (Official Form 6A) (12/07)

In re	Jeremiah E. Borgert		Case No.	
		Dehtor	-,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jeremiah E. Borgert	Case No.
-		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account with U.S. Bank account number 157656931761	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods, Furnishings, Appliances and Electronics	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Necessary Wearing Apparel	-	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 1,750.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No.
	3	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		AKZ Construction, Inc. Debtor is sole stockholder. Corporation's liabilities greatly exceed the value of any assets.	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			(Total	of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	03 Ford F-150	-	3,171.00
	other venicles and accessories.	20	04 Ford Expedition	-	4,400.00
		20	13 Wells Cargo Trailer	-	800.00
		20	14 Adams Flatbed 5 x 8 Open	-	600.00
		20	07 Yamaha Warrior 1800 cc motorcycle	-	7,000.00
		20	05 Hyundai Accent	-	386.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			

Sub-Total > 16,357.00 (Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No.
In re	Jeremiah E. Borgert	, Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			_
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total > 18

18,107.00

B6C (Official Form 6C) (4/13)

In re	Jeremiah E. Borgert	Case No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, C Checking account with U.S. Bank account number 157656931761	rertificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings Household Goods, Furnishings, Appliances and Electronics	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Stock and Interests in Businesses AKZ Construction, Inc. Debtor is sole stockholder. Corporation's liabilities greatly exceed the value of any assets.	735 ILCS 5/12-1001(b)	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2003 Ford F-150	735 ILCS 5/12-1001(b)	0.00	3,171.00
2004 Ford Expedition	735 ILCS 5/12-1001(c)	2,400.00	4,400.00
2013 Wells Cargo Trailer	735 ILCS 5/12-1001(b)	800.00	800.00
2014 Adams Flatbed 5 x 8 Open	735 ILCS 5/12-1001(b)	600.00	600.00
2007 Yamaha Warrior 1800 cc motorcycle	735 ILCS 5/12-1001(b)	0.00	7,000.00
2005 Hyundai Accent	735 ILCS 5/12-1001(b)	386.00	386.00

Total:	5.936.00	18.107.00

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B6D (Official Form 6D) (12/07)

In re	Jeremiah E. Borgert	Case No.	
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	GD-	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 8901			Purchase Money Security	T	DATED			
Citizens Financial Bankruptcy Dept. 1477 Locust Dubuque, IA 52001		-	2003 Ford F-150 Value \$ 3,171.00		D		6,016.00	2,845.00
Account No. 6401	+		Purchase Money Security	+			0,010.00	2,045.00
Citizens Financial Bankruptcy Dept. 1477 Locust Dubuque, IA 52001		-	2004 Ford Expedition					
			Value \$ 4,400.00				1,293.00	0.00
Account No. 15JB			Non-Purchase Money Security					
Ronald G. Javorek 2242 Lotus Court Naperville, IL 60565		-	2007 Yamaha Warrior 1800 cc motorcycle					
Account No.	+	╁	Value \$ 7,000.00	+	H	\dashv	10,000.00	3,000.00
Account NO.			Value \$					
continuation sheets attached			(Total of	Subt			17,309.00	5,845.00
			(Report on Summary of So	_	ota lule	- I	17,309.00	5,845.00

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B6E (Official Form 6E) (4/13)

In re	Jeremiah E. Borgert	Case No	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

·
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Jeremiah E. Borgert		Case No.	
-		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

					_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGEE	QU	SPUTED	S J T	AMOUNT OF CLAIM
Account No. 8053			Charged off auto loan	T	D A T E D			
Ally Financial Bankruptcy Dept. 200 Renaissance Center Detroit, MI 48243		-						8,461.00
Account No. 9505			Collections for Medical	T	r	İ	t	
Amer Coll Co Bankruptcy Dept. 919 W. Estes Schaumburg, IL 60193		-						67.00
Account No. 2015 L 3348 Bielski Law Office			Contract Reno Renovation, Plaintiff	+			+	07.00
Bankruptcy Dept. 53 West Jackson #401 Chicago, IL 60604		-						48,110.00
Account No.			Lawn maintenance services	+			+	10,11000
Blakney Lawn Service, Inc. Bankruptcy Dept. 380 Linda Lane Lynwood, IL 60411		-						
								1,820.00
_ 5 continuation sheets attached			(Total of	Sub this				58,458.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	Ñ	D	
MAILING ADDRESS INCLUDING ZIP CODE.	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	CONT	DZU-GD-	S P	
AND ACCOUNT NUMBER	L B	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Q U	Ţ	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	,	N G E N T	DATE	Þ	
Account No. 3132			Miscellaneous Consumer Purchases	Т	T E D		
Capital One							
Bankruptcy Dept.		-					
11013 West Broad Street							
Glen Allen, VA 23060							324.00
Account No. 5861	-	\vdash	Collections for TCF Bank	\vdash	H		0200
Theodate 140. GGG	ł		Consolience for For Dame				
Credit Bureau Hutchi							
Bankruptcy Dept.		-					
149 Thompson Ave. E Ste 212 Saint Paul, MN 55118							
Guine Faul, inte Go FTG							245.00
Account No. 3082			Collections for Progressive Insurance				
0			Company				
Credit Coll Po Box 9134		_					
Bankruptcy Dept.							
Needham, MA 02494							
							259.00
Account No. 10 SC 4815			Judgment				
Discover *							
P.O. Box 30954		-					
Bankruptcy Dept.							
Salt Lake City, UT 84130-0954							4,241.00
Account No.	┞	\vdash		-	\vdash	\vdash	.,
	1						
Discover *			Representing:				
P.O. Box 30943			Discover *				Notice Only
Bankruptcy Dept. Salt Lake City, UT 84130							
can cano ony, or or roo							
Sheet no1 of _5 sheets attached to Schedule of	_	_	<u> </u>	Subt	tota	L 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				5,069.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeremiah E. Borgert		Case No
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUID	ISPUTED	AMOUNT OF CLAIM
Account No. 9153			Collections for Erc Directv	Т	A T E		
Enhanced Recovery Bankruptcy Dept. 8014 Bayberry Jacksonville, FL 32256		-			D		205.00
Account No. 4330			Collections for AT&T				
Enhanced Recovery Corp 8014 Bayberry Rd Bankruptcy Dept. Jacksonville, FL 32256		-					307.00
Account No.			Contract - Pam Nicholson Design v AKZ		t		
Ernest T. Rossiello Bankruptcy Dept. 134 North LaSalle Ste 1760 Chicago, IL 60602-1005		-	Construction				1,567.50
Account No. 9276			Charge off by creditor				
Fifth Third Bank Bankruptcy Dept. POB 2306 Cincinnati, OH 45201		-					40,800.00
Account No. 15 SC 114	┢		Collection action; Fox Valley Fire & Safety,		H	H	,
Franks, Gerkin & McKenna Bankruptcy Dept. P.O. Box 5 Marengo, IL 60152-0005		-	Plaintiff				1,500.00
Sheet no. 2 of 5 sheets attached to Schedule of			ı	Sub	tota	ıl	44 270 50
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	44,379.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No.	
_		Debtor	

CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	CON	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	- QU - D	P U T E	AMOUNT OF CLAIM
Account No.			Contract]⊤	Ā T E		
Integrity Plumbing, Inc. c/o Michael J. Lashmet 600 East Lincoln Hwy. Ste A New Lenox, IL 60451		-			D		11,000.00
Account No.			Contract				
JP Granite & Construction c/o Jose L. Pena 26 West Oak Street Lake in the Hills, IL 60156		-					9,500.00
Account No. 3334 & 5425 & 9499	┢	H	Collections for Village of Lakemoor	T			
MCSI Inc. Bankruptcy Dept. POB 327 Palos Heights, IL 60463		-					600.00
Account No. 9494 & 9188			Collections for City of Elgin				
Municoll of Am Bankruptcy Dept. 3348 Ridge Road Lansing, IL 60438		-					200.00
Account No.	T	T	Contract			Г	
New Hope Investment Group, LLC Bankruptcy Dept. 2323 North Melvina Chicago, IL		-					20,500.00
Sheet no. _3 of _5 sheets attached to Schedule of				Subt			41,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	41,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NL - QU - DATE		AMOUNT OF CLAIM
Account No.				G E N T	T E D		
Ryan N. Hejmanowski Bankruptcy Dept. 575 West Exchange St. #105 Crete, IL 60417			Representing: New Hope Investment Group, LLC				Notice Only
Account No. 9747 & 3274 & 9747	┢		Collections for City of Crystal Lake				
Professional Account Management Bankruptcy Dept. 2040 W. Wisconsin Ave. Milwaukee, WI 53233-2098		_					300.00
Account No.			Dybdal Construction, Plaintiff				
Rupp & Youman Bankruptcy Dept. 4306 F West Crystal Lake Road McHenry, IL 60050		-	collections action				72,131.00
Account No. 14 MI 145831	H		Contract - Plaintiff, New Chicago State	+			,
Sorman & Frankel, Ltd. Bankruptcy Dept. 180 North LaSalle St. Ste 2700 Chicago, IL 60601		-	Currency Exchange Inc.				3,910.03
Account No. 4699	\vdash		Collections for Comcast	+			<u> </u>
Southwest Credit Bankruptcy Dept. 2629 Dickerson Pk Carrollton, TX 75007		_					915.00
Sheet no4 of _5 sheets attached to Schedule of				Sub	tota	<u>L</u>	3.3.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				77,256.03

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeremiah E. Borgert	Case No.	
		Debtor	

				_			
CREDITOR'S NAME, MAILING ADDRESS	000	Hu	sband, Wife, Joint, or Community	C O N T	U N L	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	Q U I D	U T E	AMOUNT OF CLAIM
Account No.				Ϊ	A T E D		
Comcast Bankruptcy Dept. POB 3002 Southeastern, PA 19398-3002			Representing: Southwest Credit				Notice Only
Account No. 3715 & 8513 & 4566			Collections for Illinois State Toll Hwy Authority				
TSI/980 Bankruptcy Dept. 600 Holiday Dr. Ste 300 Matteson, IL 60443		-					
							1,072.00
Account No.							
Illinois Tollway Authority Bankruptcy Dept. 2700 Ogden Avenue Downers Grove, IL			Representing: TSI/980				Notice Only
Account No. 9839			Foreclosure deficiency				
Wells Fargo Bankruptcy Dept. 3476 State View Blvd. Fort Mill, SC 29715		-					23,286.00
Account No.	t						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of				Subt			24,358.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the		pag Tota		
			(Report on Summary of Sc				251,320.53

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B6G (Official Form 6G) (12/07)

In re	Jeremiah E. Borgert	Case No
-		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-82006 Doc 1 Filed 08/04/15 Entered 08/04/15 14:20:57 Desc Main 8/04/15 2: Document Page 23 of 47

B6H (Official Form 6H) (12/07)

In re	Jeremiah E. Borgert		Case No.	
	_	Debtor	,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to ic	dentify your ca	ase:								
Del	otor 1 <u>J</u>	eremiah E.	Borgert			_					
	otor 2 ouse, if filing)					_					
Uni	ted States Bankruptcy	Court for the	NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number								ed filing ent showin	g post-petitior ollowing date:	
<u>O</u>	fficial Form B	<u>61</u>					Ī	ИМ / DD/ Y	YYY		
S	chedule I: Yo	our Inco	ome								12/13
sup spo atta	plying correct inform use. If you are separa	ation. If you ated and you o this form. (ible. If two married pec are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your sith you, do not include	spouse de infor	is liv mati	ing witl on abou	h you, inc ut your sp	lude infor	mation about ore space is	t your needed,
1.	Fill in your employr information.	nent		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional		Employment status	■ Employed				☐ Emple	oyed		
			p.oyo c.u.uc	☐ Not employed			☐ Not e	mployed			
	employers.		Occupation	Construction Fo	reman						
	Include part-time, se self-employed work.	asonal, or	Employer's name	AKZ Company							
	Occupation may include or homemaker, if it a		Employer's address	2510 Illinois Rou Suite L Prairie Grove, IL							
			How long employed the	here? One Mo	nth						
Par	rt 2: Give Detail	s About Mon	thly Income								
spou f yo	mate monthly income use unless you are sep	e as of the data	ate you file this form. If	,	•	,	,	r that pers	on on the I	ines below. If	J
2.			ry, and commissions (b		2.	\$	5	5,000.00	non-fili	ng spouse	
	, ,	3 .	calculate what the month	iy wage would be.					-		
3.	Estimate and list m	onthly overt	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lir	e 2 + line 3.		4.	\$	5,0	00.00	\$	N/A	

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5. L 5 5 5 5 5 5 5 5 5 5	c. Voluntary contributions for retirement plans d. Required repayments of retirement fund loans e. Insurance Domestic support obligations g. Union dues h. Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: h. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	4. 5a. 5b. 5c. 5d 5e. 5f. 5g. 5h. 6. 7.		\$ \$ \$ \$ \$ \$ \$ \$	(0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	r Debtor n-filing s	N/A N/A N/A N/A N/A N/A N/A	
5. L 5 5 5 5 5 5 5 5 5 5	st all payroll deductions: a. Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5a. 5b. 5d. 5d. 5f. 5f. 5g. 5h.		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	(0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$	n-tiling s	N/A N/A N/A N/A N/A N/A	
5. L 5 5 5 5 5 5 5 5 5 5	st all payroll deductions: a. Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5b. 5c. 5d. 5e. 5f. 5g. 5h. 6.		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	(0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$		N/A N/A N/A N/A N/A	
5 5 5 5 5 5 5	a. Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5b. 5c. 5d. 5e. 5f. 5g. 5h. 6.		\$	(0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$		N/A N/A N/A N/A	
5 5 5 5 5 5	Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5b. 5c. 5d. 5e. 5f. 5g. 5h. 6.		\$	(0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$		N/A N/A N/A N/A	: : :
5 5 5 5 5	c. Voluntary contributions for retirement plans d. Required repayments of retirement fund loans e. Insurance d. Domestic support obligations g. Union dues h. Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. list all other income regularly received: h. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5c. 5d. 5e. 5f. 5g. 5h.		\$ \$ \$ \$ \$	()	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$		N/A N/A N/A N/A	
5 5 5 5	d. Required repayments of retirement fund loans e. Insurance Domestic support obligations g. Union dues h. Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: h. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5d. 5e. 5f. 5g. 5h. 6.	.+	\$ \$ \$ \$ \$	(0.00 0.00 0.00 0.00	\$ \$ \$ \$		N/A N/A N/A	
5 5 5 5	e. Insurance Domestic support obligations g. Union dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: A. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5e. 5f. 5g. 5h. 6.	.+	\$ \$ \$ \$	(0.00	\$ \$ \$		N/A N/A	
5 5 5	Domestic support obligations Junion dues Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5f. 5g. 5h. 6.	.+	\$ \$ \$	(0.00	\$ _ \$_		N/A	-
5 5	g. Union dues n. Other deductions. Specify: dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. ist all other income regularly received: a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5g. 5h. 6.	.+	\$	(0.00	\$			
5	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. ist all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	5h. 6.	.+	\$			Ψ_		NI/A	-
	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4. st all other income regularly received: a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	6.		-			₽ ₽		N/A N/A	-
0. A	alculate total monthly take-home pay. Subtract line 6 from line 4. Ist all other income regularly received: A. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross			JD .			_			
	ist all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross	7.		: —		0.00	\$_		N/A	=
7. C	a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross			\$	5,000	0.00	\$_		N/A	
	receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$,		\$		NI/A	
Ω	o. Interest and dividends	8b.		э \$		0.00	\$_ \$		N/A N/A	-
8				\$		0.00	\$		N/A	
8	d. Unemployment compensation	8d.		\$	(0.00	\$		N/A	
_	e. Social Security	8e		\$	(0.00	\$		N/A	•
8	Include cash assistance and the value (if known) of any non-cash assistanc that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$		0.00	\$_		N/A	
8		8g.		\$		0.00	\$_		N/A	
8	n. Other monthly income. Specify:	8h	.+	\$		0.00	+ \$_		N/A	<u>. </u>
9. A	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	<u> </u>	(0.00	\$_		N/A	\
10. C	alculate monthly income. Add line 7 + line 9.	10.	\$	5	,000.00	+ \$		N/A	= \$	5,000.00
	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		,000.00			14/7	-	0,000.00
Ir o D	tate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, you her friends or relatives. o not include any amounts already included in lines 2-10 or amounts that are not pecify:	r depe			•		•			0.00
V	dd the amount in the last column of line 10 to the amount in line 11. The re trite that amount on the Summary of Schedules and Statistical Summary of Certa oplies								\$	5,000.00
13. D	o you expect an increase or decrease within the year after you file this form No.	1?							Combin monthl	ned y income

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Fill	in this information to identify your case:				
Deb	tor 1Jeremiah E. Borgert		Ch	eck if this is:	
				J	
	puse, if filing)				wing post-petition chapter the following date:
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number				or Debtor 2 because Debtor
(II KI	nown)			2 maintains a sepa	arate nousenoid
O	fficial Form B 6J				
	chedule J: Your Expenses				12/13
info nur	as complete and accurate as possible. If two married people are primation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par 1.	t 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file a separate Schedule J.				
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not state the dependents' names.	Daughter		12	□ No ■ Yes
		Son		13	□ No ■ Yes
					□ No
					☐ Yes ☐ No
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No Yes				☐ Yes
Est exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless yourses as of a date after the bankruptcy is filed. If this is a suppolicable date.	ou are using this form plemental <i>Schedule J</i> ,	n as a check	supplement in a Ch	apter 13 case to report of the form and fill in the
the	lude expenses paid for with non-cash government assistance i value of such assistance and have included it on Schedule I: \(\) ficial Form 6I.\(\)			Your exp	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4.	\$	1,600.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	\$	50.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	· -	250.00
5.	 Homeowner's association or condominium dues Additional mortgage payments for your residence, such as ho 	me equity loans	4d. 5.	· ·	0.00
٥.	inortgago paymonto for your rootachios, such as no	mo oquity iodilo	٥.	₩	0.00

Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. tinclude car payments. tainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations tince.	6a. 6b. 6c. 6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	360.00 150.00 215.00 0.00 725.00 0.00 250.00 65.00
Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. t include car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations	6b. 6c. 6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	150.00 215.00 0.00 725.00 0.00 250.00
Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. tinclude car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations	6c. 6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	215.00 0.00 725.00 0.00 250.00
Other. Specify: and housekeeping supplies care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. tinclude car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations	6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	215.00 0.00 725.00 0.00 250.00
and housekeeping supplies care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. include car payments. ainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations	7. 8. 9. 10. 11.	\$ \$ \$ \$	0.00 725.00 0.00 250.00
care and children's education costs ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. include car payments. cainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations	8. 9. 10. 11.	\$ \$ \$	0.00 250.00
ng, laundry, and dry cleaning nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. i include car payments. iainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations	9. 10. 11.	\$	0.00 250.00
nal care products and services al and dental expenses portation. Include gas, maintenance, bus or train fare. t include car payments. tainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations	10. 11. 12.	\$	
al and dental expenses portation. Include gas, maintenance, bus or train fare. i include car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations	11. 12.		
al and dental expenses portation. Include gas, maintenance, bus or train fare. i include car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations	12.	\$	00.00
include car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations			180.00
include car payments. ainment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations			
able contributions and religious donations	40	\$	262.00
•	13.	\$	200.00
nnce.	14.	\$	50.00
include insurance deducted from your pay or included in lines 4 or 20.		_	
Life insurance	15a.	·	0.00
Health insurance	15b.	·	0.00
			200.00
· · · · · · · · · · · · · · · · · · ·	15d.	\$	0.00
 Do not include taxes deducted from your pay or included in lines 4 or 20. y: 	16.	\$	0.00
ment or lease payments:			
Car payments for Vehicle 1	17a.	\$	340.00
Car payments for Vehicle 2	17b.	\$	348.00
Other. Specify:	17c.	\$	0.00
Other. Specify:	17d.	\$	0.00
payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
navments you make to support others who do not live with you		· -	0.00
y:	19.		0.00
	edule I: Y	our Income.	
Mortgages on other property	20a.	\$	0.00
Real estate taxes	20b.	\$	0.00
Property, homeowner's, or renter's insurance	20c.	\$	0.00
Maintenance, repair, and upkeep expenses			0.00
Homeowner's association or condominium dues	20e.	\$	0.00
Specify: Children's activities, camp, recreation, school	21.	+\$	200.00
ellaneous		+\$	100.00
· · · · · · · · · · · · · · · · · · ·	22.	*	5,545.00
		•	
		·	5,000.00
Copy your monthly expenses from line 22 above.	23b.	-\$	5,545.00
Subtract your monthly expenses from your monthly income.	00-	¢	-545.00
10 - CHOOO ON HOLD HILL WIND ON SHOOL SHOL SH	Wehicle insurance Other insurance. Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. It is ment or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: Other. Specify: Dayments of alimony, maintenance, and support that you did not report as ted from your pay on line 5, Schedule I, Your Income (Official Form 6I). Payments you make to support others who do not live with you. It real property expenses not included in lines 4 or 5 of this form or on Schedule state taxes Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Homeowner's association or condominium dues Specify: Children's activities, camp, recreation, school Illaneous monthly expenses. Add lines 4 through 21. Sult is your monthly expenses. ate your monthly net income. Copy line 12 (your combined monthly income) from Schedule I. Copy your monthly expenses from line 22 above.	Wehicle insurance Other insurance. Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. It is ment or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Dither. Specify: Dother. Specify: Dother. Specify: Dayments of alimony, maintenance, and support that you did not report as led from your pay on line 5, Schedule 1, Your Income (Official Form 61). Payments you make to support others who do not live with you. Preal property expenses not included in lines 4 or 5 of this form or on Schedule 1: Y Mortgages on other property Real estate taxes Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Homeowner's association or condominium dues Specify: Children's activities, camp, recreation, school Illaneous Copy line 12 (your combined monthly income) from Schedule 1. Subtract your monthly expenses from line 22 above. Subtract your monthly expenses from your monthly income.	Vehicle insurance Other insurance. Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not include taxes deducted from your pay or included in lines 4 or 20. It. Do not included in lines 4 or 5 or this form or included in lines 4 or 5 or this form or included in lines 4 or 5 or this form or included included included in lines 4 or 5 or this form or included i

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jeremian E. Borgert			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION (CONCERN	ING DEBTOR'	S SCHEDUL	ES
	DECLARATION UNDER	PENALTY (OF PERJURY BY IN	DIVIDUAL DEI	BTOR
	I declare under penalty of perjury sheets, and that they are true and correct to				es, consisting of22
Date	August 4, 2015	Signature	/s/ Jeremiah E. Bo Jeremiah E. Borge Debtor	_	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Jeremiah E. Borgert		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$35,399.00 AKZ Construction, 2014 \$6,770.00 AKZ Construction, 2013 \$29,507.00 AKZ Construction, 2015 YTD

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

B7 (Official Form 7) (04/13)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Fox Valley Fire and Safety Co. vs Jeremy Borgert d/b/a AKZ Construction, Case Number 15 SC 114	NATURE OF PROCEEDING Collection	COURT OR AGENCY AND LOCATION 22nc Circuit Court, McHenry County, Illinois	STATUS OR DISPOSITION Pending
Dybdal Construction Inc. vs AKZ Construction Inc. et al Case Number 15 LA 200	Contract	22nd Circuit Court, McHenry County, Illinois	Pending
Reno Renovation Corp. vs AKZ Construction, Case Number 2015 L 3348	Collection	Cook County Circuit Court, Daley Center, Chicago	Pending
New Chicago State Currency Exchange Inc. vs AKZ Construction Inc and Jeremiah Borgert, Case Number 14 MI 145831	Collection	Cook County Circuit Court, Daley Center, Chicago, Illinois	Judgment
Wells Fargo Bank NA vs Jeremy Borgert, Case Number 09 CH 804	Foreclosure	22nd Circuit Court, McHenry County, Illinois	Judgment
Discover Bank vs Jeremiah Borgert, Case Number 10 SC 4815	Collection	22nd Circuit Court, McHenry County, Illinois	Judgment

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Thomas F. Fezzey, Attorney at Law 600 West Roosevelt Road Suite B-1 Wheaton, IL 60187

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR July 27, 2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,650.00 for legal services \$335.00 for filing fee

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

..

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 4, 2015

Signature / S/ Jeremiah E. Borgert

Jeremiah E. Borgert

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Jeremiah E. Borgert		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt which is secured by

property of the estate. Attach add	,	cessary.)
Property No. 1		
Creditor's Name: Citizens Financial		Describe Property Securing Debt: 2003 Ford F-150
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check at ☐ Redeem the property	least one):	
■ Reaffirm the debt		
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		
Creditor's Name: Citizens Financial		Describe Property Securing Debt: 2004 Ford Expedition
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check at ☐ Redeem the property	least one):	
■ Reaffirm the debt		
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

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B8 (Form 8) (12/08)		_	Page 2	
Property No. 3				
Creditor's Name: Ronald G. Javorek		Describe Property Securing Debt: 2007 Yamaha Warrior 1800 cc motorcycle		
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (c ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U	J.S.C. § 522(f)).	
Property is (check one):				
Claimed as Exempt		☐ Not claimed a	as exempt	
PART B - Personal property subject to Attach additional pages if necessary.) Property No. 1	unexpired leases. (All thre	e columns of Part I	3 must be completed for each unexpired lease.	
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO	
I declare under penalty of perjury the personal property subject to an unexposed Date August 4, 2015	xpired lease.	/s/ Jeremiah E. Borg		

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United States Bankruptcy Court Northern District of Illinois

In r			Case No.	<u>. </u>
	Debtor	r(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF	F ATTORNEY	FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that compensation paid to me within one year before the filing of the petition in be rendered on behalf of the debtor(s) in contemplation of or in connection	n bankruptcy, or agreed	d to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$		1,650.00
	Prior to the filing of this statement I have received	\$		1,650.00
	Balance Due	\$		0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation with any	other person unless th	ey are meml	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people s			
5.	In return for the above-disclosed fee, I have agreed to render legal service	for all aspects of the b	ankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, and rendering advice to theb. Preparation and filing of any petition, schedules, statement of affairs andc. Representation of the debtor at the meeting of creditors and confirmationd. [Other provisions as needed]	nd plan which may be i	required;	
6.	By agreement with the debtor(s), the above-disclosed fee does not include Representation of the debtors in adversary proceeding.			
	CERTIFICAT	ION		
this	I certify that the foregoing is a complete statement of any agreement or arrabankruptcy proceeding.	angement for payment	to me for re	presentation of the debtor(s) in
Date	ed: August 4, 2015 /s/ Tho	omas F. Fezzey		
	Thoma Thoma	as F. Fezzey 62292 as F. Fezzey, Attori est Roosevelt Road	ney at Law	'

Suite B-1

Wheaton, IL 60187

fezzey@gmail.com

630 909 0909 Fax: 815 550 8731

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

	Cinted Sta	ices banki apiej eo	uit	
	Northe	ern District of Illinois		
In re	Jeremiah E. Borgert		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF NO UNDER § 342(b) O	OTICE TO CONSUM OF THE BANKRUPT	•	S)
Code.	Certi I (We), the debtor(s), affirm that I (we) have receive	ification of Debtor red and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
Jerem	niah E. Borgert	X /s/ Jeremiah	E. Borgert	August 4, 2015
Printe	d Name(s) of Debtor(s)	Signature of D	Debtor	Date
Case N	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Jeremiah E. Borgert		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	31
	The above-named Debtor(s (our) knowledge.	e) hereby verifies that the list of credito	rs is true and corre	ct to the best of my
Date:	August 4, 2015	/s/ Jeremiah E. Borgert Jeremiah E. Borgert Signature of Debtor		

Ally Financial Bankruptcy Dept. 200 Renaissance Center Detroit, MI 48243

Amer Coll Co Bankruptcy Dept. 919 W. Estes Schaumburg, IL 60193

Bielski Law Office Bankruptcy Dept. 53 West Jackson #401 Chicago, IL 60604

Blakney Lawn Service, Inc. Bankruptcy Dept. 380 Linda Lane Lynwood, IL 60411

Capital One Bankruptcy Dept. 11013 West Broad Street Glen Allen, VA 23060

Citizens Financial Bankruptcy Dept. 1477 Locust Dubuque, IA 52001

Citizens Financial Bankruptcy Dept. 1477 Locust Dubuque, IA 52001

Comcast Bankruptcy Dept. POB 3002 Southeastern, PA 19398-3002

Credit Bureau Hutchi Bankruptcy Dept. 149 Thompson Ave. E Ste 212 Saint Paul, MN 55118 Credit Coll Po Box 9134 Bankruptcy Dept. Needham, MA 02494

Discover *
P.O. Box 30954
Bankruptcy Dept.
Salt Lake City, UT 84130-0954

Discover *
P.O. Box 30943
Bankruptcy Dept.
Salt Lake City, UT 84130

Enhanced Recovery Bankruptcy Dept. 8014 Bayberry Jacksonville, FL 32256

Enhanced Recovery Corp 8014 Bayberry Rd Bankruptcy Dept. Jacksonville, FL 32256

Ernest T. Rossiello Bankruptcy Dept. 134 North LaSalle Ste 1760 Chicago, IL 60602-1005

Fifth Third Bank Bankruptcy Dept. POB 2306 Cincinnati, OH 45201

Franks, Gerkin & McKenna Bankruptcy Dept. P.O. Box 5 Marengo, IL 60152-0005

Illinois Tollway Authority Bankruptcy Dept. 2700 Ogden Avenue Downers Grove, IL Integrity Plumbing, Inc. c/o Michael J. Lashmet 600 East Lincoln Hwy. Ste A New Lenox, IL 60451

JP Granite & Construction c/o Jose L. Pena 26 West Oak Street Lake in the Hills, IL 60156

MCSI Inc.
Bankruptcy Dept.
POB 327
Palos Heights, IL 60463

Municoll of Am Bankruptcy Dept. 3348 Ridge Road Lansing, IL 60438

New Hope Investment Group, LLC Bankruptcy Dept. 2323 North Melvina Chicago, IL

Professional Account Management Bankruptcy Dept. 2040 W. Wisconsin Ave. Milwaukee, WI 53233-2098

Ronald G. Javorek 2242 Lotus Court Naperville, IL 60565

Rupp & Youman Bankruptcy Dept. 4306 F West Crystal Lake Road McHenry, IL 60050

Ryan N. Hejmanowski Bankruptcy Dept. 575 West Exchange St. #105 Crete, IL 60417 Sorman & Frankel, Ltd. Bankruptcy Dept. 180 North LaSalle St. Ste 2700 Chicago, IL 60601

Southwest Credit Bankruptcy Dept. 2629 Dickerson Pk Carrollton, TX 75007

TSI/980
Bankruptcy Dept.
600 Holiday Dr. Ste 300
Matteson, IL 60443

Wells Fargo Bankruptcy Dept. 3476 State View Blvd. Fort Mill, SC 29715